

Information to identify the case:

Debtor 1	<u>Vincent M. Morris</u>	Social Security number or ITIN	xxx-xx-3551
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-15948-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent M. Morris

7/13/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vincent M. Morris
 Debtor

Case No. 18-15948-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db
 517412539 +Vincent M. Morris, 20 Moore Road, Marlboro, NJ 07746-2103
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, Credit Services Processing Center,
 Des Moines, IA 50364)
 517412531 +Continental Service Group, Inc., 200 CrossKeys Office Park, Fairport, NY 14450-3510
 517412532 +EXPO Design Center, Credit Services Processing Center, Des Moines, IA 50364-0001
 517412534 +Falconi & Associates, 165 Passaic Ave., Fairfield, NJ 07004-3592
 517412535 #+Fein, Such, Kahn, & Shepard, 7 Century Dr., Parsippany, NJ 07054-4673
 517412536 +Goldman & Warshaw, PO Box 2500, West Caldwell, NJ 07007-2500
 517412540 +Lehman XS Trust Mortgage Pass Through certificates, 8742 Lucent Boulevard, Suite 300,
 Highlands Ranch, CO 80129-2386
 517412541 +MBNA/Bank of America/FIA Card services, PO Box 15726, Wilmington, DE 19886-5726
 517412542 +NYSHESC, 99 Washington Ave., Albany, NY 12210-2828
 517412543 +Performant recovery inc., PO Box 9057, Pleasanton, Ca 94566-9057
 517412544 +Vans LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:51 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517412524 +EDI: AMEREXPR.COM Jul 14 2018 03:13:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517412525 EDI: BANKAMER2.COM Jul 14 2018 03:13:00 Bank of America, PO Box 15726,
 Wilmington, DE 19886
 517412526 +EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 28272-0884
 517412527 +EDI: CHASE.COM Jul 14 2018 03:13:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 517412529 +EDI: CITICORP.COM Jul 14 2018 03:13:00 Citibank, PO Box 6062,
 Sioux Falls, SD 57117-6062
 517412530 +EDI: CITICORP.COM Jul 14 2018 03:13:00 Citibank Platinum, PO Box 6062,
 Sioux Falls, SD 57117-6062
 517412533 EDI: BANKAMER2.COM Jul 14 2018 03:13:00 FIA Card Services, PO Box 15720,
 wilmington, DE 19850
 517514517 +EDI: WFNNB.COM Jul 14 2018 03:13:00 Fortunoff, PO Box 659705,
 San Antonio, Tx 78265-9705

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517412528* +Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 517412537* +Goldman & Warshaw, PO Box 2500, West Caldwell, NJ 07007-2500
 517412538* +Goldman & Warshaw, PO Box 2500, West Caldwell, NJ 07007-2500

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jul 13, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Aniello D. Cerreto on behalf of Debtor Vincent M. Morris adclawoffice@gmail.com
Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Rebecca Ann Solarz on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2005-7N, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5